

Information to identify the case:			
Debtor 1:	Clay Williams		Social Security number or ITIN: xxx-xx-1975
	First Name	Middle Name	Last Name
Debtor 2:	Varshay Williams		Social Security number or ITIN: xxx-xx-4638
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 2/21/20
Case number:	20-12945-VFP		Date case converted to chapter: 7 8/14/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Clay Williams	Varshay Williams
2. All other names used in the last 8 years		
3. Address	94 Smith Street Irvington, NJ 07111	94 Smith Street Irvington, NJ 07111
4. Debtor's attorney Name and address	Michelle Labayen Law Office of Michelle Labayen 24 Commerce Street Suite 1300 Newark, NJ 07102	Contact phone 973-622-1584 Email: michelle@labayenlaw.com
5. Bankruptcy trustee Name and address	Steven P. Kartzman Mellinger, Sanders & Kartzman LLC 101 Gibraltar Dr Suite 2F Morris Plains, NJ 07950	Contact phone (973) 267-0220

For more information, see page 2 >

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 8/18/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	September 21, 2020 at 11:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/20/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
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Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Clay Williams
Varshay Williams
DebtorsCase No. 20-12945-VFP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 309APage 1 of 1
Total Noticed: 21

Date Rcvd: Aug 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2020.

db/jdb tr +Clay Williams, Varshay Williams, 94 Smith Street, Irvington, NJ 07111-2023
 +Steven P. Kartzman, Mellinger, Sanders & Kartzman LLC, 101 Gibraltar Dr, Suite 2F, Morris Plains, NJ 07950-1287
 518725869 +Equifax, POB 740241, Atlanta, GA 30374-0241
 518725870 +Erie Lackawanna Railro, 89 Washington St Ste 3, Hoboken, NJ 07030-4526
 518725872 +Jersey Central Fcu, Po Box 661, Cranford, NJ 07016-0661
 518807981 Kondaur Capital Corporation, et al, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314
 518725873 +Mattleman, Weinroth & Miller Pc, Garyl C Spivak, Esq., 401 Route 70 E, Ste 100, Cherry Hill, NJ 08034-2410
 518725876 +New Jersey Gross Income Tax, P.O. Box 046, Trenton, NJ 08646-0046
 518725877 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 518725878 +T-mobile, P.O. Box 790047, Saint Louis, MO 63197-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: michelle@labayenlaw.com Aug 19 2020 00:11:29 Michelle Labayen,
 Law Office of Michelle Labayen, 24 Commerce Street, Suite 1300, Newark, NJ 07102
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 19 2020 00:12:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 19 2020 00:12:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518737557 E-mail/PDF: resurgentbknofications@resurgent.com Aug 19 2020 00:15:22
 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 518725867 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 19 2020 00:13:17
 Bayview Loan Servicing, 4425 Ponce de Leon Blvd, 5th floor, Miami, FL 33146-1873
 518725868 +E-mail/Text: bankruptcy.notifications@fisglobal.com Aug 19 2020 00:13:13 Chex System,
 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
 518725871 +EDI: IRS.COM Aug 19 2020 03:28:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 518725874 +EDI: MID8.COM Aug 19 2020 03:28:00 Midland Credit Management, Po Box 2011,
 Warren, MI 48090-2011
 518725875 +E-mail/Text: csc.bankruptcy@amwater.com Aug 19 2020 00:13:33 New Jersey American Water,
 Po Box 578, Alton, IL 62002-0578
 518725879 E-mail/Text: DASPUBREC@transunion.com Aug 19 2020 00:11:41 TransUnion,
 555 W. Adams Street, Chicago, IL 60661
 518725880 +EDI: AIS.COM Aug 19 2020 03:28:00 Verizon, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2020 at the address(es) listed below:

NONE.

TOTAL: 0